

ABSTRACT OF THE DISCLOSURE

An apparatus for providing account security which includes a processor, for processing at least one of a transaction, a communication, and a request for authorization, on an account, wherein the processor generates a notification signal which contains information regarding the at least one of a transaction, a communication, and a request for authorization, a transmitter, for transmitting the notification signal to a communication device associated with at least one of the account holder and an individual authorized to receive the notification signal for the account holder. The notification signal is transmitted to the communication device independently of any processing of the at least one of a transaction, a communication, and a request for authorization, by a central transaction processing one of computer and service. A method for providing account security, including processing at least one of a transaction, a communication, and a request for authorization, on an account, generating a notification signal which contains information regarding the at least one of a transaction, a communication, and a request for authorization, and transmitting the notification signal to a communication device associated with at least one of the account holder and an individual authorized to receive the notification signal for the account holder. The notification signal is transmitted to the communication device independently of any processing of the at least one of a transaction, a communication, and a request for authorization, by a central transaction processing one of computer and service.